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Using Your Fruit and Vegetable Co-op

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U. S. DEPARTMENT OF AGRICULTURE



FCS Educational Circular 7

Farmer Cooperative Service
U. S. Department of Agriculture

THE Farmer Cooperative Service conducts research studies and service activities for farmers in connection with cooperatives marketing farm products, purchasing farm supplies, and furnishing business services. The work of the Service relates to problems of management, organization, policies, financing, merchandising, quality, costs, efficiency, and membership.

The Service publishes the results of the studies, confers and advises with officials of farmer cooperatives, and works with educational agencies, cooperatives and others in disseminating information on cooperative principles and practices.

by **Joseph G. Knapp**
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U. S. Department of Agriculture

CONTENTS

Becoming a member.....	1
Running your co-op.....	2
Financing your co-op.....	4
Profiting through experience.....	5
Extending cooperative services.....	6
Practicing sound merchandising.....	11
Building good public relations.....	12
Solving cooperative problems.....	12

FCS Educational Circular 7
[Revision of FCA Circular E-12]

June 1955

Using Your Fruit and Vegetable Co-op

by Wilbur F. Buck

Fruit and Vegetable Branch
Marketing Division

PRODUCTION of fruits and vegetables for the American market involves millions of dollars each year. The nature of this operation is such that both labor and capital must be spent months in advance, even years in some cases, before the producer can realize a return. The trend toward increasing investment of capital is well illustrated by greater use of machinery on farms.

Many growers have accordingly turned to cooperative marketing for aid in protecting their heavy investments in both capital resources and labor.

Some 140,000 fruit and vegetable growers who are co-op members give evidence of their belief that cooperatives help them market more efficiently. Although the number of fruit and vegetable co-ops has decreased

within the past few years, the associations have gained in membership and volume of business handled. In 1953, these co-ops—totaling about 800—carried on a gross business estimated to be more than \$1 billion.

If you join a fruit and vegetable marketing association, you take on new duties and responsibilities. Your new role will obligate you to invest some of your time in the job of marketing. Your new duties as a co-op member fall within the following categories:

1. Becoming a member
2. Running your co-op
3. Financing your co-op
4. Profiting through experience
5. Extending cooperative services
6. Practicing sound merchandising
7. Building good public relations
8. Solving cooperative problems

Becoming a Member

AS A GROWER, you may join or decline to join a co-op for any of a number of reasons. Your primary consideration should be whether a fruit and vegetable association will pro-

vide you with better and more economical marketing services. As a co-op member, you will have a voice in deciding which services are to be offered. Furthermore, you can expect to receive

Note: This publication is a revision of FCA Circular E-12, Using Your Fruit and Vegetable Co-op, which was written by

A. W. McKay, retired from the Farmer Cooperative Service, U. S. Department of Agriculture.

your fair share of the benefits from these services.

You may also be able to secure services not provided elsewhere—services which increase returns from your farming operations and provide you with other forms of personal satisfaction.

Circular E-18, *Sizing Up Your Co-operative*, details nine principal yardsticks for assessing the value of your co-op to you. An impartial point by point analysis of your local association covering its aims and achievements will greatly aid you in deciding whether or not you wish to become a member.

Normally, when you decide to become a member of a marketing co-op, you sign a membership contract which provides for delivery of your fruit and vegetables to the association for mar-

keting. Usually your contract will extend for a period of 1 year and continue in effect for subsequent seasons unless you elect to cancel and give notice within the prescribed period. The time for cancellation usually takes place immediately following the marketing season.

When you sign your marketing agreement, which has the status of a contract, you further agree to conform to the association bylaws and regulations. You also either subscribe to a share of stock, if stock is issued, or pay a membership fee. It is a common practice for new members to authorize special deductions from money received from the sale of their products with the understanding that such funds will be used to increase the capital of the cooperative.

Your decision to become a member of a co-op must be based, of course, on how well it is able to serve you. This point of view is not entirely selfish because your association by nature operates to perform services for you and other members.

There are considerations, however, other than the immediate services you may receive from your cooperative. You should adopt a long range point of view and consider the possibilities of improving and strengthening the services already offered. Consideration should also be given to coordinating the work of your association with that of other cooperatives within your State as well as within the industry itself.



About 85 percent of the citrus growers in California and Arizona depend upon Sunkist, Inc., Los Angeles, a co-op, for efficient marketing services.

Running Your Co-op

YOUR fruit and vegetable co-op provides marketing services at cost for its grower members. Its existence depends upon your patronage. Its

success or failure is closely linked with your attitude and that of your fellow members. The importance of members' morale cannot be overestimated.



Management includes directors who are both interested and well-informed.

Even though they provided excellent services, some cooperatives failed because of dissension, unwarranted suspicion, and misunderstanding within the ranks of members.

Your cooperative gains strength through its membership in much the same manner as a chain derives strength through its individual links. You and the other members must accordingly take an active part in developing policies and selecting qualified directors to administer your co-op business, thereby assuring your organization strength and vigor.

Unless you are also serving as a director, you ordinarily would not know the details of the business. As a member, your job is discussing and checking the policies of your organization. Administrative details are normally reserved for the attention of the manager and his assistants. You should be particularly interested in ascertaining whether your cooperative is carrying

on its basic purposes and meeting the needs of its members.

There are at least 4 ways in which you as a member can participate in the operations of your cooperative:

1. Keep well-informed. — Know what your co-op is doing and familiarize yourself with its policies and problems. You can then do your part in directing policies along sound lines and aid in promoting understanding and appreciation for the job your association is doing. Co-ops are often criticized for real and imaginary faults. Often such criticism is unfounded. If you are well-informed, you are well-equipped to refute such statements.

2. Elect capable directors.—Not every member is properly qualified to serve as an association director. The well-chosen director must have the time and energy to devote to the business of the cooperative. He must also be progressive and capable of formu-

lating constructive plans. He must further be cooperative and understanding and possess the ability to work harmoniously with other members.

3. Patronize your co-op.—Loyalty to your organization is of prime importance. From time to time there will be occasions when you can get slightly greater returns by marketing your fruits and vegetables elsewhere. When you compare your returns with those of unaffiliated growers, regard them from a long range point of view. Average returns constitute the fair measure of an organization's marketing efficiency. Let your judgment in-

clude all of the services you are receiving as well as other influences your organization's activities might have in the local market.

4. Be reasonable with your demands.—Members often request services which cannot be provided without increasing marketing charges. You should strive for an understanding of the costs of services provided and request only those for which you are willing to pay. No single member or group of members should be able to obtain services denied to others. Special privileges and favors serve only to weaken your organization.

Financing Your Co-op

YOU and other members of your co-op assume the responsibilities of providing capital for fixed assets—land, buildings, and equipment—in addition to those amounts required for operating expenses. You may be able to borrow as much as 60 percent of the value of those assets from banks for cooperatives, local banks, or other financial institutions. In addition to furnishing adequate loan security, new marketing cooperatives are normally expected by most lending agencies to furnish at least 20 percent of their operating funds.

In general, there must be a backlog of members' investment in your co-op before lending agencies will rate it a satisfactory risk. FCS Educational Circular 5, Financing Farmers' Cooperatives, covers many financing problems characteristic of cooperatives.

Capital needs of fruit and vegetable cooperatives depend upon the size and nature of their business. A small potato auction might find it possible to

operate with only a few hundred dollars capital while a large citrus processor could easily have several hundred thousand dollars or more tied up in plant and warehouse facilities. It is ordinarily regarded as desirable for cooperative members to furnish the amount of capital which can be in continual use throughout a 12-month period. Short-term funds in excess of this amount are ordinarily borrowed at low interest rates.

Daily requirements for operating capital likewise vary widely. Containers and other supplies must be purchased and money expended for labor before and during the period when the crop is being shipped. Sometimes you will find the turnover of operating capital rapid—that is, expenditures made in connection with marketing the crop may be returned to your association in a relatively short time. On the other hand, when fruits and vegetables are processed and stored, you may have to wait several months or even a year be-

fore sales are completed and full payment is received.

Operating capital is usually needed to make partial payments to members before the products are sold. Seasonal pools are often used when the fruits and vegetables are to be processed. Apple growers' marketing cooperatives carrying on extensive cold storage operations frequently pool their receipts. Co-ops purchasing supplies for their members often need fairly large amounts of long-term operating capital.

When members understand that to operate their cooperative successfully they must assume responsibility for financing, they can devise means for raising needed funds. The initial contribution of members may be in the form of capital stock purchases, membership fees, capital retains, or other direct contributions.

Since cooperatives are not organized to earn profits on invested capital, nonmembers are not likely to be in-

terested in furnishing initial capital. However, it is a common procedure to use net margins or savings accruing to the benefit of nonmembers as payment of the initial investment required from them in becoming members of an association.

Some organizations meet their capital needs by making deductions from members' returns. Your contribution under such circumstances would be recognized by stock shares, certificates of equity, or other evidences of contribution.

Handling charges are withheld from sales proceeds. Additional funds withheld for operating capital may be put through the co-op by "revolving" the capital. This means that when sufficient operating capital has been accumulated, the certificates of interest are redeemed in the order in which they were issued. Thus ownership of the cooperative remains in the hands of the members who are making active use of its services.

Profiting Through Experience

SOME decline in the number of fruit and vegetable marketing associations has been taking place in recent years. In many instances two or more associations have combined to form a single larger unit. Some loss in association numbers may also be attributed to a decline in the number of single-commodity seasonal-type marketing cooperatives with high operating costs.

The principles developed by successful associations marketing fruits and vegetables are similar to those of other associations handling other farm commodities. The experience gained by farmer members of cooperatives

throughout the United States points up the following:

1. Membership participation.—Cooperatives in the fruit and vegetable field have been truly successful only when their members believed in the organization, took an active part in determining its policies, and gave it unqualified support.

2. Improvement of grading and handling methods.—Fruit and vegetable producers have been able to increase their returns by improving and standardizing their products. Consumer preference for products consistently uniform in quality and appearance has long been demonstrated.

Co-op members have benefited greatly from efficient, waste-prevention, and time-saving methods developed by their organizations.

3. Adequate volume of business.—Growers should carefully consider the potential volume of business when organizing a fruit and vegetable marketing cooperative, because shifts are quickly made from one crop to another. This is particularly characteristic of vegetable production. Inability to develop an adequate business volume may bring failure to your association. Physical facilities should be geared to the present and potential volume to be handled. As a rule, co-operatives have attained their greatest degree of success when they have operated in commercial producing areas. Circular E-19, Forming Farmers' Cooperatives, discusses the importance of location in detail.

4. Management.—No single factor is more important to your association than its management. Successful fruit and vegetable cooperatives need highly qualified managers who carry out policies formulated by conscientious boards of directors. The qualifications, duties, and selection of managers and members of the board of directors are outlined in Circular E-21, Managing Farmers' Cooperatives.

5. Adequate financing.—It is highly desirable that contributions from members used for association financing be proportional to the business services they receive. With the development of financial strength, you receive assurance that your cooperative will be able to effectively perform the services you require.

6. Adherence to objectives.—The full attention of your co-op should be devoted to the job it is intended to accomplish, namely, marketing products for members and patrons. This does not imply that your association and its employees are not to assume their proper responsibilities as one of the business enterprises in your community.

7. Coordination of services.—From time to time it has been found advantageous for several associations engaged in similar operations within the same general areas to band together into federations. These federations are able to perform many services far more efficiently than would be possible if they were acting independently. Many activities such as product advertising, sales promotion, and market development require specialized personnel the average association cannot afford to hire. All units of the federation benefit in savings through apportioning expenses for such services.

Extending Cooperative Services

YOUR reason for joining a cooperative was undoubtedly to obtain better marketing services for your products. Newly formed cooperatives usually find it advisable to limit the services offered. As experience is gained, they are willing to broaden their activities. It is to your interest

to have these services extended only as they add to your returns without increasing costs or endangering the capital structure of your organization.

Many of the large and more successful associations were started on a comparatively small scale. Citrus producing members may now obtain full

production and marketing services from their co-op. Also available are special services such as financing. Not all the functions in the group listed here may be performed by any one association:

1. Assembling.—The first job of your fruit and vegetable co-op is to bring together its members' products in sufficient quantities to attract wholesale buyers. Depending upon the method of shipment, the unit may be the carload or the trucklot.

2. Grading and packing.—Nearly all fruit and vegetable cooperatives grade and pack for their members. They have taken leading roles in developing the technique of prepackaging. From 15 to 20 percent of all fruits and

vegetables now sold commercially are prepackaged. In the fruit industry, associations operate large packing houses in which the fruit is graded, sized, and packed before sale. The care and economy with which these services are performed largely determine the usefulness of the co-op to you.

3. Processing.—Cooperatives that can, dry, or freeze fruits and vegetables carry out technical and comparatively expensive services. Concentration of citrus juices is a highly important processing function. Processing reduces waste and spoilage and makes the products available on a year-round basis. It has been highly developed in recent times. There are many instances where the proportion of the



Costs come down with the use of modern warehouse equipment.

crop which reaches consumers in processed form is much greater than the amount sold fresh.

4. Storage.—Apples, pears, and other fruit are frequently held in storage for weeks or months prior to shipment. Potatoes and other vegetables may be stored until late spring before being marketed. Fruit and vegetable cooperatives are well established in the storage business.

5. Transportation.—While a few co-ops near consuming points own and operate truck fleets for hauling members' products, most elect to have such services performed by private and public carriers. The usual transportation services furnished by these associations, however, consist of selecting convenient and economical forms of transportation, and forwarding shipments by the most direct routes. Rail, water, or truck shipments may be used.

6. Distribution.—Your co-op furnishes a vital service when it handles the distribution of shipments. It is thereby able to allocate the shipments to different markets to obtain the highest possible returns. It is also interested in regulating shipments from day to day or week to week in order that markets will neither be oversupplied nor faced with shortages. To be influential in a market, your cooperative needs to be able to furnish a substantial volume to market outlets. Smaller associations may render a valuable service to their membership, however, by carefully distributing their shipments to those markets where the available information indicates the most favorable prices may be obtained. Figure 1 illustrates the channels of distribution employed by a selected group of cooperatives in

marketing their output of canned fruits and vegetables.

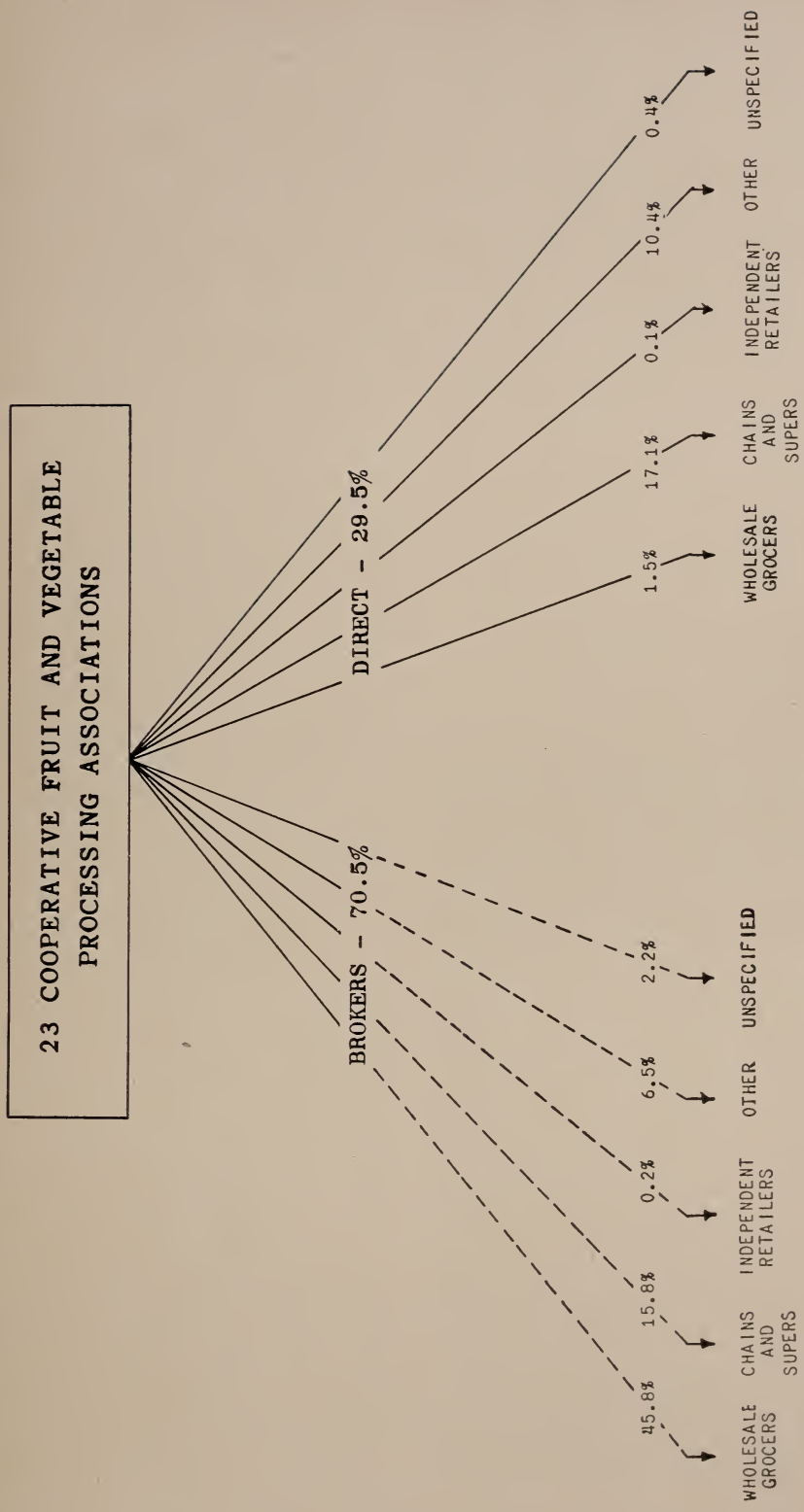
7. Selling.—Your cooperative may follow one or several of the many methods available to it in marketing your crops. Sales may be made through terminal brokers, through brokers at shipping points, direct to buyers in terminal markets, direct to buyers at shipping points, by consignment to merchants in terminal markets, through sale at terminal auctions, or by salaried sales representatives employed by the co-op itself. (See Figure 1.)

An association handling potatoes, for example, may find that buyers who represent large wholesalers or retail chains are active in the shipping point market, and that it is to the advantage of the cooperative to sell directly to these dealers. On the other hand, prices paid at the shipping point may not reach the market levels. Your association management may find it profitable to establish connections directly with wholesalers and jobbers in the terminal markets, or to make sales through terminal brokers.

There are many different arrangements under which sales may be made with their use dependent to a considerable extent upon market conditions. The co-op may be obliged, for example, to sell price arrival, which means that the price is agreed upon when the shipment reaches the market. Sales f. o. b. means that the product is sold on board the car or truck at shipping point, but that the buyer has the opportunity of inspecting the shipment upon arrival at the market to ascertain whether grade and quality agree with the quotation made by the association.

Associations make sales to virtually

Figure 1.—Distribution channels employed by cooperatives in marketing canned fruits and vegetables.



Based on number of dozen sold

every type of buyer ranging from direct sales to chain stores and supermarkets to competing shippers in the local area who may be unable to fill their own orders or are storing for future sales.

Some of the larger buyers may prefer to purchase at shipping points where their representatives can inspect the shipments before purchase. Others buy in city markets, purchasing either f. o. b., or on a delivered basis. Terminal markets are supply sources for other purchasers. Regardless of the manner in which potential buyers make their purchases, it is the job of your organization to maintain connections with them, understand their requirements, and insofar as possible, supply them with products, grades, and services they require.

8. Pooling.—Pooling is a method of spreading market risks among co-op members. It involves the physical mingling of members' products. After the products have been sold, each participant in the pool receives his proportional share of the total receipts less his proportional share of the total expenses. Many fruit and vegetable co-operatives pool returns to their members for shipments made over periods ranging from one day to an entire season. Still others make returns to members directly reflecting the price received for the particular lot in which the products were sold.

Your fruit and vegetable association may use the pool to equalize the risk of shipment and to guarantee equal returns to all members who have products of the same grade and variety. Associations handling fruits and vegetables shipped during a comparatively short period, or when price changes

frequently take place, may close the pool each day.

9. Collection.—After a sale has been made your cooperative takes on the responsibility for collecting the money the purchaser has agreed to pay. Payment is usually in the form of cash or a check, but it may be a draft where f. o. b. sales are involved. It is a common practice for cooperatives to name themselves as consignees on f. o. b. shipments and to attach drafts to the delivery orders. The drafts are then forwarded to the purchasers' banks. Purchasers must first pay the drafts to obtain the delivery orders and gain possession of the shipments. Payment for shipments consigned or sold at fruit and vegetable auctions are normally made by check from the firm serving as agent or the cooperative.

10. Other services.—Some fruit and vegetable co-ops carry their services to the point of harvesting and transporting members' products to central packing houses. This type of operation is characteristic of the services furnished by citrus associations in Florida and California. It is most common, however, for the grower member to harvest his own crops and arrange for delivery to the warehouse or packing house.

Farm supply purchasing activities constitute an important service of co-ops, with fertilizer, seed, feed, and spray materials comprising the principal items handled. Specialized bargaining associations often represent fruit and vegetable growers in their relations with prospective purchasers, particularly processing establishments. Production financing is another activity in which co-ops have experienced varying degrees of success. Produc-

tion credit associations and other lending agencies have in recent years lessened the need for such financing services from your cooperative.

Whether your cooperative is able to perform all or only one of the services discussed will depend in part upon the type of organization it happens to be. In general, three kinds of fruit and vegetable cooperatives are recognized. Most common is the local association, a single unit serving a local community. It is one that primarily grades and packs the product. It sells either directly to the trade, through a private distributor, or through a cooperative sales agency.

The centralized association is, in

fact, an expanded local serving patrons from a larger area. It may operate processing plants, warehouses, and packing houses for its members. While the membership of a centralized association usually consists of individual producers, some centralized associations number both individual growers and local associations among their membership.

The third and last kind is the federation composed of a group of independent locals united in a central cooperative sales agency. Locals have come together to form federations in their efforts to obtain wider and more efficient marketing services.

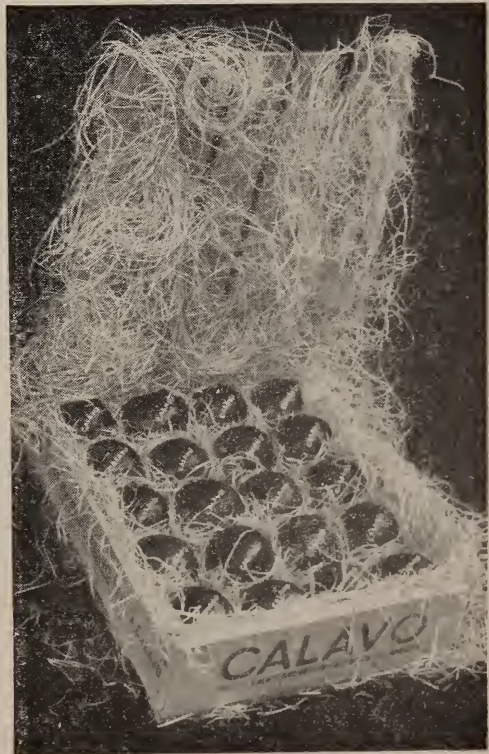
Practicing Sound Merchandising

MERCHANDISING, or the process of bringing the right product in the right form to the right place in suitable quantities at prices the consumer is able and willing to pay, is of utmost importance to cooperative marketing. Its many varied aspects are reviewed in Circular E-22, Merchandising by Farmer Cooperatives.

A number of fruit and vegetable associations, in particular the large federations, are carrying on intensified advertising and sales promotional campaigns to win greater consumer acceptance of their products. That some of these organizations have attained a high degree of success is evidenced by the familiarity of such cooperative brands as Sunsweet, Blue Goose, Calavo, Sunkist, Eatmor, Seald-Sweet, Blue Anchor, Ocean Spray, and Sun Maid.

Advertising by cooperatives may take place on a national scale or may

be confined to the markets where the products are sold. Special service



Effective promotion produced a market for avocados—careful packing helps to retain it.

work assumes many forms, such as assisting retailers in preparing product displays, furnishing posters and other display materials, giving public demonstrations, and performing special market research.

Development of the supermarket as a retail outlet has given impetus to a number of changes in merchandising. The absence of sales clerks places greater reliance upon the ability of the product to sell itself. Competition for shelf space in retail outlets is keen. Brands have assumed greater im-

portance with extensive advertising necessary to assure such brands a satisfactory following.

Attractive, consumer-size packages for fruits and vegetables are an important feature of modern merchandising. More recently, there have been numerous sales tie-ins, coupon inducements, and even joint advertising by cooperative and other organizations. Skillful sales promotion is required if your cooperative is to maintain its position in today's highly competitive market.

Building Good Public Relations

TOO OFTEN the task of developing good public relations is delegated to the manager of your cooperative, with little regard for the fact that every person belonging to, or employed by, the cooperative is definitely involved and should welcome every opportunity to further such relations. The public should be informed of the services your organization is performing and the basic principles under which it operates.

Good public relations is a requisite of the successful cooperative. Your membership in a fruit and vegetable co-op involves much more than participating in purchasing and selling

activities. When you join an association, you become part owner of a business which deals in services. The returns you receive should not be your sole consideration. You have, in a sense, extended your farm business to Main Street. This new location offers room for all types of businesses. In such a community of businessmen, your attitude is expected to be both friendly and professional. Cooperatives furnish practical examples of farmers' accomplishments through united action. Traditionally, they promote education and serve to develop recognition in their members of their community responsibilities.

Solving Cooperative Problems

AS WITH any other business, cooperatives frequently face new problems. These problems generally fall into two groups—internal ones which concern the relations of the members to the organization including its policies and administration, and external ones such as low prices, excessive supplies, and competitor's activities.

Solutions to these and many other problems are not easy to reach. Often they require drastic changes in the policies currently being followed. Your board of directors may formulate new policies but needs the support of members in undertaking to place major policy changes in effect. If a problem requiring membership consideration and

formal approval is to be satisfactorily resolved, you and your fellow members should study it, discuss it, and vote on the course of action to be taken.

Fruit and vegetable co-ops are often faced with the general problems of over-production, low prices, and strong competition. Such conditions place a strain upon both the management and the organization. In order to expand market opportunities and retain control of their products, cooperatives have entered the processing field.

Associations have had their business operations studied by qualified analysts to determine where greater economies might be effected. Some pilot operations, or small-scale marketing experiments, have been developed and put to use. Some of these have led to findings which are now represented by such technical changes as bulk handling of the citrus harvest, adoption of new types and sizes in containers, and consolidation of packing house facilities.

The field of cooperative marketing, particularly with fruits and vegetables, is one of constant change. Many organizations have entered and passed from the scene for varied reasons. That the trend in marketing costs is upwards is emphasized by the fact that the farmer in 1953 received but 30 cents out of each dollar the consumer spent for fruits and vegetables. Fruit and vegetable marketing cooperatives now recognize the value of skillful management and the economies that come from technical improvements in the marketing process.

Many chain store groups and large



Utilization of byproducts spells greater returns for members.

wholesale buyers prefer to do their purchasing at shipping points, dealing directly with growers, private shippers, and cooperatives. Selling agencies capable of assembling fruits and vegetables in substantial volume can obtain desirable marketing efficiencies. Throughout the entire field of marketing, competition continues unabated. Every firm, regardless of whether it is a cooperative or not, must be alert and forward-looking if it is to prosper under the competitive conditions which exist.

Problems arising within the co-op call for tact, patience, and understanding on the part of members. You can best meet these problems when you have all available information at hand. It is your duty as a member to insist that the directors you elect keep you fully informed and discuss problems with you when the situation warrants such action.

Some Questions on Your Fruit and Vegetable Co-op

1. If fruit or vegetable growing is an important industry in your community, describe: (a) The methods of assembling, grading, and packing the product; (b) the products and the markets in which they are sold; (c) the trend of prices, and reasons for change in prices from year to year; and (d) the marketing methods and agencies employed.

2. If there is a fruit or vegetable marketing association in the community, outline its plan of organization.

3. How do its local handling costs compare with those of private dealers?

4. What system of pooling is employed? Is it satisfactory to the members of the cooperative? What types of purchasers buy from the association?

5. What financial and operating statements are prepared and submitted to members by your cooperative?

6. Do nearby associations doing the same kind of business prepare financial statements which permit comparison of the balance sheet and operating statements of the different organizations?

7. What is the relation of the volume of business to the total capital invested by members in the business of your cooperative?

8. What is the relation between the net worth of your association and its total assets? How is your local association financed?

9. If you are familiar with more than one cooperative, rate them according to the knowledge members of each have of the business of their organization.

10. What education and experience does the manager of your cooperative possess? What was his business before he was employed by the cooperative? Does your cooperative have a personnel training program?

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Available from Farmer Cooperative Service,
U. S. Department of Agriculture, Washington 25, D. C.

You and Your Co-op Series

Other circulars in this series are available from the Information Division, Farmer Cooperative Service, U. S. Department of Agriculture, Washington 25, D. C. The series includes:

- The Story of Farmers Cooperatives, FCS Educational Circular 1.
- Using Your Wool Co-op, FCS Educational Circular 2.
- Using Your Livestock Co-op, FCS Educational Circular 4.
- Financing Farmers Cooperatives, FCS Educational Circular 5.
- Using Your Farm Supply Co-op, FCS Educational Circular 6.
- Using Your Co-op Elevator, Circular E-8.
- Using Your Poultry and Egg Co-op, Circular E-13.
- Sizing Up Your Cooperative, Circular E-18.
- Forming Farmers' Cooperatives, Circular E-19.
- Managing Farmers' Cooperatives, Circular E-21.
- Merchandising by Farmer Cooperatives, Circular E-22.

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